

In re:
Miguel Andres Torres
Debtor

Case No. 23-12103-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Aug 23, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2024:

Recip ID	Recipient Name and Address
db	+ Miguel Andres Torres, 2515 South Church St., PH, Allentown, PA 18103-6757
14830607	Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, PA 18002-5153
14799397	+ FIRST COMMON WEALTH, 257 BROADHEAD RD, BETHELEHEM PA 18017-8938
14864241	+ Ginnie Mae Processing, c/o Michael Farrington, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14864524	+ Ginnie Mae Processing, c/o Michael Farrington, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14837705	+ Karalis PC, Attn: Robert W. Seitzer, Esquire, 1900 Spruce Street, Philadelphia, PA 19103-6605
14799408	+ UNITED GATEWAY/CHASE, PO BOX 15369, WILMINGTON DE 19850-5369
14799404	WELLS FARGO CARD SERVICE, PO BOX 14167, DES MOINES IA 50306

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14799392	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2024 23:50:23	AMEX/CBNA, 9111 DUKE BOULEVARD, MASON OH 45040-8999
14799411	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 23 2024 23:43:00	BANK OF AMERICA, PO BOX 45144, JACKSONVILLE FL 32232-5144
14799393	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 23 2024 23:44:00	BARCLAYS BANK/GAP, 125 S WEST STREET, WILMINGTON DE 19801-5014
14799407	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 23 2024 23:44:00	BARCLAYSBANK/GAP, 125 S WEST STREET, WILMINGTON DE 19801-5014
14799394	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2024 23:50:31	BEST BUY /CBNA, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS SD 57108-5027
14822997	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 23 2024 23:43:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14799395	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 23 2024 23:50:37	CAPITAL ONE, 875 PO BOX 31293, SALT LAKE CITY UT 84131-0293
14822024	+ Email/PDF: ebn_ais@aisinfo.com	Aug 23 2024 23:50:29	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14799410	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 23 2024 23:44:00	DISCOVER BANK/DM, 1 CORPORATE DR, LAKE ZURIC IL 60047-8944
14799396	Email/Text: mrdiscen@discover.com	Aug 23 2024 23:43:00	DISCOVER BANK, PO BOX 15316, WILMINGTON DE
14842807	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 23 2024 23:44:00	Discover Bank, 1 Corporate Drive Suite 360, Lake Zurich IL 60047
14820005	Email/Text: mrdiscen@discover.com	Aug 23 2024 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14800332	Email/Text: amps@manleydeas.com	Aug 23 2024 23:44:00	Discover Bank, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028

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14799398	Email/Text: collecadminbankruptcy@fnni.com	Aug 23 2024 23:44:00	FIRST NATIONAL BANK/OMAHA, PO BOX 3412, OMAHA NE
14827135	Email/Text: collecadminbankruptcy@fnni.com	Aug 23 2024 23:44:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
14830608	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 23 2024 23:44:00	IRS Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346
14840182	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 23 2024 23:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14799399	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 23 2024 23:50:35	JPMCB CARD, PO BOX 15369, WILMINGTON DE 19801
14823361	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 23 2024 23:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14799409	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 23 2024 23:50:29	MIDLAND MORTGAGE/MIDFIRST, 999 NW GRAND BOULEVARD, OKLAHOMA CITY OK 73118-6051
14881015	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 23 2024 23:50:35	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14830609	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2024 23:44:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14799894	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14799401	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 23 2024 23:50:22	SYNCB AMAZON, 4125 WINDWARD PLAZA, ALPHARETTA GA 30005-8738
14799402	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 23 2024 23:50:23	SYNCB/SAMS CLUB, 4125 WINDWARD PLAZA, ALPHARETTA GA 30005-8738
14799403	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2024 23:50:30	THE HOME DEPOT/CBNA, ONE COURT SQUARE, LONG ISLAND CITY NY 11120-0001
14835819	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 23 2024 23:50:22	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14864547	*+	Ginnie Mae Processing, c/o Michael Farrington, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor Discover Bank amps@manleydeas.com
CHARLES LAPUTKA	on behalf of Debtor Miguel Andres Torres claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Ginnie Mae Processing bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
ROBERT W. SEITZER	on behalf of Trustee ROBERT W. SEITZER rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfbis.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Miguel Andres Torres)	Case No. 23-12103-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: August 22, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court